

### **III. REMARKS**

#### **A. Information Disclosure Statements (IDSs)**

Applicant would like to remind the Examiner to initial off on the various IDSs in the Examiner's next action on the merits. Applicant brought this issue to the Office's attention with Applicant's April 14, 2004, filing that pointed out that four (4) IDSs had been submitted but not yet signed off on.

Applicant is also submitting herewith an additional IDS disclosing U.S. Pat. Nos. 6,032,137 and 5,910,988. Please also initial off on this IDS in the next action on the merits.

#### **B. Claim Amendment**

Claims 1-12 were previously withdrawn based on the Examiner's restriction requirement.

Applicant has amended the single independent claim 13 to clarify the invention.

Independent claims 16-17, 19-25, and 27 has been amended to address various informalities.

New claims 28-30, which depend from independent claim 13, have been added.

All of the amendment, including the new claims, is supported by the original specification and contains no new matter.

**After entry, claims 13-17 and 19-30 are pending in this application.**

#### **C. The Rejections**

The invention is generally directed to a computer-based method for managing the processing of forms (e.g., forms applying for financial products) in a system processing

multiple different types of forms, and where the machine-based automatic reading process (e.g., OCR or ICR) produces results varying in accuracy. The invention addresses this difficulty by employing a contingent workflow approach that processes the forms in different ways and order based on the results of the automatic reading (OCR or ICR) process. In particular, the processing of each form may differ based on several contingent factors, including but not limited to priorities assigned to forms that have been read.

**Independent Claim 13**

As amended, independent Claim 13 recites the following features:

- “(c) determining form code identifiers for the forms”
- “(d) assigning priorities to the forms based on the determination of the form code identifiers”
- “(e) processing the forms according to a contingent workflow . . . based at least in part on priorities assigned to the forms”

At least the above features of Claim 13 are not taught or suggested by the applied prior art of U.S. Pat. No. 5,774,882 (“Keen”).

Keen discloses a form processing system primarily concerned with fraud detection. As reflected in Keen’s Figure 1, the OCR’d read form is checked for (1) presence of illegible characters (block 60), (2) whether it is a business application or individual application (block 80), (3) discrepancies between postmark/mailling address (block 100), and (4) multiple requests from the same individual (block 150).

Keen’s fraud detection system plainly does not teach or disclose features (c), (d) or (e) of Applicant’s invention. Keen does not teach (c) “determining form code identifiers”

on the forms. Applicant's invention assigns form codes to the various types of forms so that those codes can be identified when a form is read, and then the form can be processed according to its form type. Keen does not teach this feature at all. Keen teaches that a standard application may be examined differently based on whether the applicant is a business or an individual, but there is only a single type of form and there is no suggestion of having many different types of forms each assigned a form code: "Preferably, the credit application is a *standardized form*" (Keen, Col., 3, line 21; emphasis added) . . . "The automatic clerk takes the OCR-produced document and reads the application data . . . *on a standardized form*" (Keen, Col. 3, lines 39-40; emphasis added).

Nor does Keen teach or suggest step (d) of "assigning priorities to the forms based on the determination of the form code identifiers." In Applicant's invention, the priority of form processing is assigned upon determining the form code. Keen does not remotely teach or suggest the feature of prioritizing processing based on determining the types of forms. Keen does not suggest prioritizing in any fashion--in Keen, all business applicants are simply routed to corporate queue 90, and all individual applicants are routed to fraud processing 100. Applicant's invention has the benefit of allowing processing resources to be allocated based on such things as the type of application or on whether the applicant is a known high-value client.

Finally, Keen does not teach or suggest step (e) of processing the forms according to a contingent workflow that is based at least in part on "priorities assigned to the forms." As noted above, Keen does not assign priorities based on an identified form code, so it is not surprising that Keen fails to teach processing based on assigned priorities.

**Various Dependent Claims**

A number of the dependent claims have noteworthy features not disclosed or suggested by Keen.

Claim 20 provides that the contingent workflow processing is based on the contingency of whether a change of address is identified. For example, Applicant's disclosed preferred embodiment (which this claim is not limited to) provides that if a change of address is detected, forms will be processed using "full image" data; if a change of address is not detected, forms will be processed using parsed "snippet" form data. Keen does not remotely suggest that the processing workflow proceeds in one manner or the other based on change of address information.

Claim 21 provides that the contingent workflow processing depends on whether a form code identifier can be determined. If yes, the form is processed using parsed snippet data; if not, the form is processed using full image data. Keen does not remotely suggest this feature.

Claim 22 provides that the contingent workflow processing depends on the types of errors received by external data entry operators assessing the read-in forms. This allows the system to prioritize second-level-review resources based on the nature of errors initially detected. This feature is not remotely suggested by Keen.

**New Claims 28-30**

New claim 28 recites particular contingent factors upon which the contingent flow processing will proceed, including (1) "ability to determine the form code identifier," (2) "assigned priority of a form," (3) "indication of a change of address," and (4) "indicia of

the type of error from the reading step.” Keen does not teach any single one of these, much less a contingent flow processing system incorporating all four.

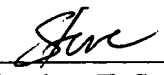
New claim 29 provides that the contingent workflow processing includes a “first review cycle” and a “second review cycle.” New claim 30 further provides that the second review cycle is contingent on whether the first review cycle can resolve errors in reading the forms. These additional features are not remotely suggested by Kean.

#### IV. Conclusion

Applicant respectfully submits that the application is in condition for allowance and respectfully requests a notice of allowance for the pending claims. Should the Examiner determine that any further action is necessary to place this application in condition for allowance, the Examiner is kindly requested and encouraged to telephone Applicant's undersigned representative at the number listed below.

Applicant is timely filing this response within the one month period allotted by the Communication. Therefore, it is not believed that any fees are required. If any fees are deemed necessary, Applicant hereby provides authorization to charge such fees against deposit account 50-0206. If any refunds are due, Applicant hereby provides authorization to credit such refunds against the deposit account.

Respectfully submitted,

  
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